

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-14001 VFP
JENNIFER AND TERRELL HENRY, Judge: Papalia
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 4/21/2021
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ANS

Initial Debtor: /s/JH

Initial Co-Debtor: /s/TH

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ \$500.00 per month to the Chapter 13 Trustee, starting on 5/1/2021 for approximately 34 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 1750 plus any additional
DOMESTIC SUPPORT OBLIGATION		amounts awarded by Court.
State of NJ	Taxes	\$1321.40 (Docket No. 33)
Nissan Motor Acceptance	Counsel Fee	\$531.00 (Docket No. 51)
IRS	Taxes	\$1934.62 (POC #2)

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☐ None

☒ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
Essex County Probation Division	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.	\$34,833.01	Repayment of about \$111.00 per week (\$477.30 per month) outside of Plan per Court Order.

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Caliber (POC #21)	541 Huntington Avenue, Plainfield, NJ	\$0.00 (see Order Approving Loan Modification Docket No. 77).	-	\$0.00 (see Order Approving Loan Modification Docket No. 77).	\$1,841.13 Subject to change during normal loan servicing

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Nissan Motor Acceptance Corp.	2015 Nissan Altima	\$886.42 (POC #1)	-	\$886.42 (POC #1)	\$441.00

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative / Legal Fees and Costs
- 3) Secured Claims
- 4) Priority Unsecured Claims
- 5) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 7/1/20 Docket No. 60.

Explain below **why** the plan is being modified:

The Plan is being modified post Order Approving Loan Modification.

Explain below **how** the plan is being modified:

The Plan is modified to now reflect a 60 month total post COVID Hardship, and also to update amounts to be paid moving forward per amended Schedules. The Plan is also modified to reflect that a loan modification was obtained and \$0.00 is to be paid through the Plan as to arrears accordingly.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 4/21/2021

/s/Jennifer Henry
Debtor

Date: 4/21/2021

/s/Terrell Henry
Joint Debtor

Date: 4/21/2021

/s/Angela N. Stein
Attorney for Debtor(s)

In re:
Jennifer Henry
Terrell Henry
Debtors

Case No. 19-14001-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 22, 2021

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Jennifer Henry, Terrell Henry, 541 Huntington Avenue, Plainfield, NJ 07060-2738
cr	+ CALIBER HOME LOANS, INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518052056	ADT Security Services, 3100 S Vaughn Way, Aurora, CO 80014
518052057	+ Alpha Recover Corp., 6912 S. Quentin St. Unit 10, Englewood, CO 80112-4531
518052059	Avant, Suite 1700, Chicago, IL 60601
518052060	B&B Collections, Inc., PO Box 2137, Toms River, NJ 08754-2137
518052061	Caliber Home Loans, P.O. Box 24610, Oklahoma City, OK 73124-0610
518101172	Celentano, Stadtmauer & Walentowicz, LLP, Notchview Office Park, P.O. Box 2594, Clifton, NJ 07015-2594
518052068	+ E-ZPass Customer Service Center, 375 McCarter Hwy, Newark, NJ 07114-2562
518052069	EMA, St. Barnabas Emergency Medical Associate, PO Box 6251, Parsippany, NJ 07054-7251
518052070	Essex County Probation Division, Child Support Enforcement, PO Box 372, Child Support Enf Unit, Newark, NJ 07101-0372
518052071	Essex Hudson Erolody, PC, PO Box 550, Belleville, NJ 07109-0550
518052073	First PREMIER Bank, PO Box 5524, Sioux Falls, SD 57117-5524
518052074	+ Garden State Dental - Roselle Park, 236 East Westfield Ave, Roselle Park, NJ 07204-2084
518052077	+ Keith R. Esposito, Lyons Doughty & Veldhuis, PC, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-2239
518052082	++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court:, Nissan Motor Acceptance Corp, 8900 Freeport Parkway, Irving, TX 75063-2438
518052081	New Jersey Spine Center, 40 Main Street, Chatham, NJ 07928-2431
518060468	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
518054501	+ Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518052083	PAM, LLC-New Jersey E-ZPass, PO Box 1642, Milwaukee, WI 53201-1642
518052086	PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444
518152824	+ Plainfield M.U.A., 127 Roosevelt Ave, Plainfield NJ 07060-1331
518052084	Plainfield M.U.A. Sewerage & Solid Waste, PO Box 416829, Boston, MA 02241-6829
518052085	+ Pressler & Pressler, L.L.P., 7 Entin Road, Parsippany, NJ 07054-5020
518206995	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518052089	Santander Consumer USA, P.O. Box 660633, Dallas, TX 75266-0633
518103215	+ Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
518102135	+ State of NJ, Dep. of Labor and Workforce, Development, PO Box 951, Trenton, NJ 08625-0951
518656421	+ State of New Jersey, Department of Labor, POB 951, Trenton, NJ 08625-0951
518052091	The Derm Group, PO Box 1870, Cary, NC 27512-1870
518052092	Union Anes and Pain Management, PO Box 415750, Boston, MA 02241-5750
518052093	Union Anesthesia Associates PA, PO Box 415750, Boston, MA 02241-5750

TOTAL: 32

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 22 2021 22:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

District/off: 0312-2

User: admin

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smg	+ Email/Text: ustregion03.ne.ecf@usdoj.gov	Apr 22 2021 22:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 22 2021 22:22:17	Orion, c/o PRA Receivables Management LLC, POB 41021, Norfolk, VA 23541-1021
518052058	Email/Text: g20956@att.com	Apr 22 2021 22:02:00	AT&T Mobility, PO Box 537104, Atlanta, GA 30353-7104
518199970	+ Email/Text: g20956@att.com	Apr 22 2021 22:02:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
518132294	+ Email/Text: documentfiling@lciinc.com	Apr 22 2021 21:58:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
518126993	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Apr 22 2021 22:21:08	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518052062	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 22 2021 22:23:32	Capital One Bank (USA), NA, PO Box 6492, Carol Stream, IL 60197-6492
518052063	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 22 2021 22:22:07	Capital One Services, LLC, PO Box 30285, Salt Lake City, UT 84130-0285
518052064	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 22 2021 22:20:51	Citibank / Choice, P.O. BOX 9001037, Louisville, KY 40290-1037
518052065	+ Email/Text: bankruptcy@credencerm.com	Apr 22 2021 22:02:00	Credence, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
518052066	Email/Text: G06041@att.com	Apr 22 2021 22:02:00	Directv, PO Box 5007, Carol Stream, IL 60197-5007
518212840	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Apr 22 2021 22:23:56	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518052072	+ Email/Text: bnc-bluestem@quantum3group.com	Apr 22 2021 22:02:00	Fingerhut Customer Service, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
518052075	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 22 2021 21:59:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518158792	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 22 2021 22:01:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518052076	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 22 2021 22:01:00	Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303
518101173	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 22 2021 22:22:24	LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497
518130695	Email/PDF: resurgentbknotifications@resurgent.com	Apr 22 2021 22:22:24	LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
518847035	+ Email/PDF: ais.midfirst.ebn@americaninfosource.com	Apr 22 2021 22:23:30	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518847034	+ Email/PDF: ais.midfirst.ebn@americaninfosource.com	Apr 22 2021 22:20:40	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518052078	Email/Text: bankruptcydpt@mcmcg.com	Apr 22 2021 22:01:00	Midland Credit Management, Inc, 2635 Northside Drive, Suite 300, San Diego, CA 92108
518171971	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 22 2021 22:01:00	Midland Funding LLC, P.O. Box 2011, Warren, MI 48090-2011
518052079	+ Email/Text: bankruptcydpt@mcmcg.com		

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		Apr 22 2021 22:01:00	Midland Funding, LLC, 2365 Northside Dr #300, San Diego, CA 92108-2709
518052080	+ Email/Text: electronicbkydocs@nelnet.net		
		Apr 22 2021 22:01:00	Nelnet Loan Services, 3015 S. Parker Rd, Ste 425, Aurora, CO 80014-2904
518102423	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Apr 22 2021 22:23:41	Orion Portfolio Services, LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518142333	+ Email/Text: bankruptcy@pseg.com		
		Apr 22 2021 21:57:00	PSE&G, Attn: Bankruptcy Dept., PO Box 490, Cranford NJ 07016-0490
518159049	+ Email/Text: JCAP_BNC_Notices@jcap.com		
		Apr 22 2021 22:01:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518052087	+ Email/Text: bkprpt@retrievalmasters.com		
		Apr 22 2021 22:01:00	RMCB, P.O. Box 1234, Elmsford, NY 10523-0934
518052088	+ Email/Text: ebn@rwjbh.org		
		Apr 22 2021 22:02:00	Saint Barnabas Medical Center, PO Box 903, Oceanport, NJ 07757-0903
518304598	Email/Text: bankruptcy@sw-credit.com		
		Apr 22 2021 22:01:00	Southwest Credit, 4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958
518101174	+ Email/Text: bncnotices@stengerlaw.com		
		Apr 22 2021 21:58:00	Stenger & Stenger P.C., 2618 East Paris Ave. SE, Grand Rapids, MI 49546-2458
518208894	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM		
		Apr 22 2021 22:21:08	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518052095	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com		
		Apr 22 2021 21:57:00	Verizon, P.O. Box 4833, Trenton, NJ 08650-4833
518052094	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com		
		Apr 22 2021 21:57:00	Verizon, PO Box 15124, Albany, NY 12212-5124

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518222405		Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City OK 731
cr	*+	Nissan Motor Acceptance Corporation, PO Box 660366, Dallas, TX 75266-0366
518052090	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court., State of New Jersey, Division of Taxation, Compliance Activity, PO Box 245, Trenton, NJ 08695-0245
518052067	##	Diversified Consultants, Inc., PO Box 1391, Southgate, MI 48195-0391

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2021

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2021 at the address(es) listed below:

Name	Email Address
Angela Nascondiglio Stein	on behalf of Joint Debtor Terrell Henry nascondiglio@middlebrooksshapiro.com
Angela Nascondiglio Stein	on behalf of Debtor Jennifer Henry nascondiglio@middlebrooksshapiro.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jessica M. Minneci	on behalf of Debtor Jennifer Henry jminneci@middlebrooksshapiro.com
Jessica M. Minneci	on behalf of Joint Debtor Terrell Henry jminneci@middlebrooksshapiro.com
John R. Morton, Jr.	on behalf of Creditor Nissan Motor Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melinda D. Middlebrooks	on behalf of Joint Debtor Terrell Henry middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com
Melinda D. Middlebrooks	on behalf of Debtor Jennifer Henry middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com
Nicholas V. Rogers	on behalf of Creditor CALIBER HOME LOANS INC. nj.bkecf@fedphe.com
Sindi Mncina	on behalf of Creditor CALIBER HOME LOANS INC. smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Valerie A. Hamilton	on behalf of Creditor New Jersey Division of Taxation Valerie.Hamilton@law.njoag.gov

TOTAL: 13